

# HOMES FOR PEOPLE WITH DISABILITIES

Resources for renting, buying and making a home accessible in Utah



**February 2008**

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## HOME OWNERSHIP AND RENTING

Everyone has the right to home ownership (signing a lease to an apartment or owning a home or condominium).

Not many people with disabilities have had the opportunity to buy their own home - but this is changing!

Buying or renting a home is not an easy task. Many of the housing resources available have long waiting lists. To become a renter or a homeowner takes time, patience and persistence.

If one of your goals is to rent or buy your own home, this guidebook is designed to help you begin your journey in self-determination.

## HOUSING AUTHORITIES CAN HELP MAKE RENT AFFORDABLE

Housing Authorities provide rental subsidies. That means that someone else will pay part of your rent costs. The government tries to provide subsidized housing for people with low incomes. You will pay 30% of your adjusted income for rent and utilities and the government will pay the rest. For people who receive rental assistance, the Housing Authority pays a portion of the total rent and you pay the remaining balance. Contact your local Housing Authorities to get an application. You should ask about these three programs:

- ❖ SECTION 8 / HOUSING CHOICE
- ❖ PUBLIC HOUSING
- ❖ ELDERLY / DISABLED HOUSING

**IMPORTANT-** Each Housing Authority has its own waiting list, so it is good to apply with every Housing Authority in your area!

If you rent, you need to:

- Pay the security deposit
- Pay the utilities
- Pay your rent on time
- Obey the program rules
- Abide by the lease agreement
- Keep your apartment clean
- Notify the landlord if you need repairs
- Pay for damages that are your fault
- Allow the landlord to do inspections and make repairs

If you receive a rent subsidy you need to:

- Find your own apartment to rent
- Provide updated information to the Housing Authority in a timely manner
- Allow the Housing Authority Inspector to do inspections
- Notify the Housing Authority in writing before moving
- Be honest and **DO NOT** commit fraud
- **DO NOT** do drugs, behave violently or participate in any other criminal activity
- Be responsible for the behavior of your guests

## HOUSING AUTHORITIES IN UTAH

Contact the local office in your area

<http://b2b.utahhousingcorp.org/UHCHOME/Migration/docs/renter.html>

**Bear River AOG/HA**

170 North Main  
Logan, UT 84321  
Phone (435) 752-7242

**Davis Community Housing Authority (DPA)**

352 South 200 West #1  
Farmington, UT 84025  
Phone (801) 451-2587

**Beaver Housing Authority**

85 North 400 East  
PO Box 2357  
Beaver, UT 84713  
Phone (435) 438-2935

**Emery County Housing Authority**

95 East Main St, Rm 220  
Castle Dale, UT 84513  
Phone (435) 381-2902

**Carbon County Housing Authority**

251 South 1600 East #2647  
Price, UT 84501  
Phone (435) 637-5170

**Escalante Valley Housing Authority**

Beryl, UT 84714  
Phone (435) 439-5584

**Cedar City Housing Authority**

364 South 100 East  
Cedar City, UT 84720  
Phone (435) 586-8462

**Housing Authority of SE Utah**

321 East Center  
Moab, UT 84532  
Phone (435) 259-5891

**Housing Authority of West Valley City**  
3600 South Constitution Blvd  
(2700 West)  
West Valley City, UT 84119  
Phone (801) 963-3320

**St. George Housing Authority**  
975 North 1725 West #101  
St. George, UT 84770  
Phone (435) 628-3648

**Millard County Housing Authority**  
140 North 250 East  
Delta, UT 84624  
Phone (435) 864-5024

**Salt Lake County Housing Authority**  
3595 South Main  
Salt Lake City, UT 84115  
Phone (801) 284-4423

**Myton City Housing Authority (dba) Housing Authority of Uintah Basin**  
58 East 100 North (83-11)  
Roosevelt, UT 84066  
Phone (435) 722-3952  
Phone (435) 781-4156 (Vernal)

**Salt Lake City Housing Authority**  
1776 South West Temple  
Salt Lake City, UT 84115  
Phone (801) 487-2161

**Ogden Housing Authority (DPA)**  
2661 Washington Blvd, Ste 2  
Ogden, UT 84401  
Phone (801) 627-5851

**Tooele County Housing Authority (DPA)**  
118 East Vine Street  
Tooele, UT 84074  
Phone (435) 882-7875

**Provo City Housing Authority**  
600 West 100 North  
Provo, UT 84601  
Phone (801) 852-7090  
[www.haprovo.com](http://www.haprovo.com)

**Utah County Housing Authority**  
240 East Center  
Provo, UT 84606  
Phone (801) 373-8333 ext.108

**Roosevelt City Housing Authority**  
192 South 100 East (366-211)  
Roosevelt, UT 84066  
Phone (435) 722-5858

**Utah Paiute Housing Authority**  
665 North 100 East  
Cedar City, UT 84720  
Phone (435) 586-1214

**Ute Indian Housing Authority**  
Post Office Box 250  
Fort Duchesene, UT 84026  
Phone (435) 722-4656

**Weber County Housing  
Authority**  
2380 Washington Blvd, #240  
Ogden, UT 84401  
Phone (801) 399-8791  
[www.co.weber.ut.us](http://www.co.weber.ut.us)



Carol and Kenny Robertson in their backyard.

## COMMUNITY DEVELOPMENT AGENCIES/LOCAL ASSOCIATIONS OF GOVERNMENT/AND COMMUNITY ACTION PROGRAM

Community Development Agencies carry out a wide range of activities like neighborhood revitalization, economic developments, and improved community facilities and services. If funds are available they can be used for housing expenses, or to rehabilitate your current residence. Funding priorities and programs vary throughout the state.

Contact the agency nearest you to see what resources may be available:

### **COMMUNITY DEVELOPMENT AGENCIES**

#### **Color Country Community Housing**

321 North Mall Dr, Ste E 101B

St. George, UT 84790

Phone (435) 673-3131

#### **Community Development Corporation**

501 East 1700 South

Salt Lake City, UT 84105

Phone (801) 994-7222



## LOCAL ASSOCIATIONS OF GOVERNMENT

The Local Associations of Government can provide a number of services such as long term rental assistance, one time assistance with rent, help with utilities (HEAT program), housing rehabilitation loans, emergency home repair grant, and first time buyer down payment assistance. Call your local AOG for specific details.

### **Bear River AOG** - Box Elder, Cache, Rich

170 North Main  
Logan, UT 84321  
Phone (435) 752-7242  
[www.brag.dst.ut.us](http://www.brag.dst.ut.us)

### **Five County AOG** - Beaver, Kane, Garfield, Washington, Iron

PO Box 1550  
St. George, UT 84770  
Phone (435) 673-3548  
[www.fcaog.state.ut.us](http://www.fcaog.state.ut.us)

### **Mountainland AOG** - Summit, Utah, Wasatch

586 East 800 North  
Orem, UT 84097  
Phone (801) 229-3800  
[www.mountainland.org](http://www.mountainland.org)

### **Six County AOG** - Juab, Millard, Piute, Sanpete, Sevier, Wayne

PO Box 820  
Richfield, UT 84701  
Phone (435) 896-9222  
[www.sixcounty.com](http://www.sixcounty.com)

### **Southeastern Utah AOG** - Carbon, Emery, Grand, San Juan

PO Box 1106  
Price, UT 84701  
Phone (435) 637-5444  
[www.seualg.dst.ut.us](http://www.seualg.dst.ut.us)

**Uintah Basin AOG** - Daggett, Duchesne, Uintah  
855 East 200 North, (112-3)  
Roosevelt, UT 84066  
Phone (435) 722-4518  
[www.governor.utah.gov/planning/aog/ubag.htm](http://www.governor.utah.gov/planning/aog/ubag.htm)

## **COMMUNITY ACTION PROGRAMS**

The Community Action programs can help with things such as: home weatherization, emergency repairs to the home, the HEAT program (utilities like gas and electricity), and for emergency rent and deposits.

### **Salt Lake Community Action Program**

764 South 200 West  
Salt Lake City, UT 84101  
Phone (801) 359-2444  
[www.slcap.org](http://www.slcap.org)

### **Community Action Services**

815 South 200 West, Ste 100  
Provo, UT 84601  
Phone (801) 373-8200  
[www.communityactionprovo.org](http://www.communityactionprovo.org)

## **HABITAT FOR HUMANITY**

Habitat for Humanity utilizes volunteer labor, donated land, and materials to provide a decent affordable home for families. Contact the local group in your area to find out details.

### **HFH of Cache Valley**

PO Box 4084

Logan, UT 84323

Phone (435) 752-8419

E-mail: [hfhev5@pcu.net](mailto:hfhev5@pcu.net)

[www.cachevalleyhabitat.org](http://www.cachevalleyhabitat.org)

### **HFH of Castle Country**

PO Box 724

Price, UT 84501-0724

Phone (435) 636-3230

[www.co.emery.ut.us/Volunteer/habforhum.htm](http://www.co.emery.ut.us/Volunteer/habforhum.htm)

### **HFH of Salt Lake Valley**

716 East 4500 South, Ste N260

Salt Lake City, UT 84107

Phone (801) 263-0136

[www.habitatsaltlake.com](http://www.habitatsaltlake.com)

### **HFH of Southwest Utah**

PO Box 910134

St. George, UT 84791-0134

Phone (435) 674-7669

[www.habitat-swu.org](http://www.habitat-swu.org)

### **HFH for Summit & Wasatch Co., UT**

PO Box 682704

Park City, UT 84068-2704

Phone (435) 658-1400

[www.habitatutah.org](http://www.habitatutah.org)

**HFH of Utah County**

1119 South 1680 West

Orem, UT 84058

Phone (801) 344-8527

[www.hfhuc.org](http://www.hfhuc.org)

**HFH for Weber/Davis Counties**

PO Box 1532

Layton, UT 84041-6532

Phone (801) 475-9821

[www.weberdavishabitat.org](http://www.weberdavishabitat.org)



## RESOURCES FOR MAKING YOUR HOME ACCESSIBLE

The following list of agencies may have funding and the technical expertise to make your current residence more accessible. Please contact them for information statewide.

### **ASSIST-** Architectural Consultants

218 East 500 South

Salt Lake City, UT 84111

Phone (801) 355-7085

[www.assistutah.org](http://www.assistutah.org)

Assist, Inc. is a non-profit Community Design Center that provides accessibility design for persons with disabilities.

### **UTAH ASSISTIVE TECHNOLOGY FOUNDATION**

3064 Cruise Way

Salt lake City, UT 84109-7293

Phone (801) 273-7239

[www.uatf.org](http://www.uatf.org)

The Utah Assistive Technology Foundation is a private non-profit, organization that works with Zions Bank to provide low interest loans to purchase assistive technology.

**DIVISION OF REHABILITATION SERVICES**

250 East 500 South  
Salt Lake City, UT 84111  
Phone (801) 538-7530  
[www.usor.utah.gov](http://www.usor.utah.gov)

The Division of Rehabilitation Services supports people with disabilities by providing vocational-related services. If the accessibility issue is relative to employment, this resource may be available. Contact the office in your area for information.

**DIVISION OF REHABILITATION SERVICES**

Northern Utah	(435) 621-4672
Salt Lake Downtown	(801) 533-5165
Central Salt Lake	(801) 533-5975
South Salt Lake	(801) 533-5291
Eastern Utah	(435) 637-7734
Southern Utah	(435) 586-9995
Provo	(801) 374-7724
Ogden	(801) 399-9231

**ACCESS UTAH**

155 South 300 West, Ste 100  
Salt Lake City, UT 84101  
Phone (801) 533-INFO  
Toll Free 1-800-333-UTAH  
[www.accessut.org](http://www.accessut.org)

Access Utah is a telephone information and referral line available Monday – Friday 8:00 a.m. - 5:00 p.m. You can access the website 24-hours a day. Access Utah focuses on disability-related issues and resources.

## **INDEPENDENT LIVING CENTERS**

The Independent Living Centers across the state may have funds, as well as technical assistance available to help with accessibility.

The Independent Living Center serving Carbon, Daggett, Duchesne, Emery, Grand, San Juan, and Uintah Counties:

### **ACTIVE RE-ENTRY**

10 South Fairgrounds Rd

Price, UT 84501

Voice/TTY (435) 637-4950

Fax (435) 637-4952

[www.arecil.org](http://www.arecil.org)

The Independent Living Center serving Utah, Wasatch, Juab, and Sanpete Counties:

### **CENTRAL UTAH CENTER FOR INDEPENDENT LIVING**

491 North Freedom Blvd

Provo, UT 84601

Voice/TTY (801) 373-5044

Toll Free (877) 421-4500

[www.cucil.org](http://www.cucil.org)

The Independent Living Center serving Box Elder, Cache, and Rich Counties:

### **OPTIONS FOR INDEPENDENCE – Northern Utah Center for Independent Living**

1095 North Main

Logan, UT 84341

Voice (435) 753-5353

Fax (435) 753-5390

[www.optionsind.org](http://www.optionsind.org)

The Independent Living Center serving Beaver, Garfield, Iron, Kane, Millard, Piute, Sevier, Washington, and Wayne Counties:

**RED ROCK CENTER FOR INDEPENDENCE**

515 West 300 North, Ste A  
St. George, UT 84770  
Voice/TTY (435) 673-7501  
Fax (435) 673-8808  
[www.rrci.org/servicearea.html](http://www.rrci.org/servicearea.html)

The Independent Living Center serving Davis, Morgan and Weber Counties:

**TRI COUNTY INDEPENDENT LIVING CENTER OF UTAH**

PO Box 428  
2726 Washington Blvd  
Ogden, UT 84401  
Voice/TTY (801) 612-3215  
Fax (801) 612-3732  
[www.tri-county-ilc.com](http://www.tri-county-ilc.com)

The Independent Living Center serving Salt Lake, Summit and Tooele Counties:

**UTAH INDEPENDENT LIVING CENTER**

3445 South Main Street  
Salt Lake City, UT 84115-4453  
Voice (801) 466-5565  
TTY (801) 466-9910  
Fax (801) 466-2363  
[www.uilc.org](http://www.uilc.org)

The Independent Living Center serving Cache, Box Elder, and Rich Counties:

**OPTIONS FOR INDEPENDENCE**

1095 North Main  
Logan, UT 84341  
Voice/TTY (435) 753-5353  
Fax (435) 753-5390  
[www.optionsind.org](http://www.optionsind.org)

## MAKING HOME OWNERSHIP A REALITY

### HOMECHOICE

#### A Homeownership Opportunity for People with Disabilities

HomeChoice provides homeownership opportunities for Utah residents with disabilities or those who have a family member with a disability. HomeChoice mortgages offer options designed specifically to meet the needs of people with disabilities. The program also provides first-time homebuyers and financial counseling to participants, and one-on-one assistance with a HomeChoice Specialist. There is no cost to participants for these services.

### ELIGIBLE BORROWERS

- Any person with a disability (or household that includes a person with a disability) as defined by the Americans with Disabilities Act of 1990 or by the Fair Housing Amendment Act of 1988.
- Borrowers of all incomes, including first-time homebuyers and homeowners refinancing existing homes. Those households earning 80% or less of the area median income may be eligible for direct down payment/closing cost assistance and low-interest rate mortgages, ranging from 1% - 3%, funded by the Olene Walker Housing Loan Fund.
- Parents may be considered as a non-occupant co-signer for a child with a disability.
- An eligible borrower who has a legally appointed guardian can participate with a demonstrated 24-month management history.

## **ALLOWABLE SOURCES OF INCOME**

- Wages and salaries
- Social Security, SSI, and SSDI
- Workers Compensation Insurance or private insurance
- State supplemental income payments
- Trust income

## **PRODUCT FEATURES**

- Mortgages that include 15 to 30 year fixed rate, fully amortizing (the entire principal, interest, taxes, and insurance payments are paid monthly), level payment mortgages.
- Eligible properties include single-family homes, town homes, and condominiums.
- Available for either purchasing a home or refinancing an existing mortgage.
- Borrowers must contribute a minimum of \$500 toward the required 3% down payment; the remainder may come from a gift or grant.
- Non-traditional credit histories will be considered.

## **HOMECHOICE BENEFITS**

- Lower monthly house payments due to a lower overall interest rate and no monthly mortgage insurance.
- Higher qualifying debt-to-income ratios.
- Options for down payment amounts and sources; borrowers must contribute a minimum of \$500 toward the down payment.
- Flexibility on credit histories; nontraditional credit is accepted.
- Sources of borrower income may include: wages, public and private disability benefits, Section 8 Vouchers, and income from trusts.

- Nontaxable benefits may be “grossed up” by a factor that reflects the tax savings to the borrower, providing greater “borrowing power” for the purchase of a home.
- Parents can act as non-occupant co-signers for a child with a disability.
- A legally appointed guardian or a Supplemental Security Income (SSI) representative payee appointee may participate in the loan transaction provided they have a 24-month history of managing the borrower’s financial affairs and expect to continue providing service.
- Current homeowners may refinance an existing mortgage to reduce their monthly house payment.

## **CONTACT INFORMATION**

Neighborhood Nonprofit Housing Corporation ([www.nnhc.net](http://www.nnhc.net)) acts as the lead agency for HomeChoice, which provides homeownership opportunities for Utah residents with disabilities or those who have a family member with a disability.

Interested persons should call the toll-free HomeChoice Hotline at 1-866-493-4500 and leave their contact information. Information will be mailed out regarding the program, as well as an invitation to attend an orientation meeting. This meeting will explain the program in detail and referral packets will be provided for those who wish to participate. The program also provides first-time homebuyer and financial counseling to participants and one-on-one assistance with a HomeChoice Specialist. There is no cost for these services.

## DOWN PAYMENT ASSISTANCE PROGRAMS

You may contact the program in your geographical area for more information about the services they provide.

### **HOMEOWNERSHIP ASSISTANCE**

These agencies may have money to assist with a down payment:

Utah Housing Corporation  
Statewide Program  
(801) 902-8200

Community Development Corporation of Utah  
Statewide Program  
(801) 994-7222

Neighborhood Nonprofit Housing Corporation  
Logan City  
(435) 753-1112

NeighborWorks Salt Lake  
Salt Lake City  
(801) 539-1590

Ogden City Neighborhood Redevelopment Division  
Ogden City  
(801) 629-8940

Provo City Redevelopment Agency  
Provo City  
(801) 852-6160

Salt Lake City American Dream Down Payment Initiative  
Salt Lake City  
(801) 535-7269

Salt Lake Housing & Neighborhood Development  
Salt Lake City  
(801) 535-7228

Salt Lake County Economic Development  
Salt Lake County  
(801) 468-3246

City of Taylorsville  
Taylorsville  
(801) 963-5400

West Jordan City Economic Development  
West Jordan City  
(801) 569-5062

West Valley Housing Authority (DPA)  
West Valley City  
(801) 963-3320

## **NEIGHBORHOOD HOUSING SERVICES**

The Neighborhood Housing Services assist low-income people with purchasing their own home. Many first-time buyers may get help from these agencies.

Salt Lake Neighborhood Housing Services of Salt Lake City

622 West 500 North

Salt Lake City, UT 84116

Phone (801) 539-1590

[www.slnhs.org](http://www.slnhs.org)

Neighborhood Housing Services of Provo

39 West 300 North

Provo, UT 84601

Phone (801) 375-5820

[www.nhsoprovo.org](http://www.nhsoprovo.org)

**USU EXTENSION** provides consumer credit counseling to help with purchasing a home.

**Marilyn Albertson**

Salt Lake County Government Complex

2001 South State Street, #S-1200

Salt Lake City, UT 84190

Phone (801) 468-3170

**Teresa Hunsaker**

1181 North Fairgrounds Drive

Ogden, UT 84404

Phone (801) 399-8200

## **USDA / RURAL DEVELOPMENT**

These agencies lend money to rural areas for purchasing homes, as well as rehabilitating homes:

### **USDA (Area 1)**

**Tremonton:** Box Elder, Cache, Rich, Weber, Davis, and Morgan Counties

91 South 100 East

Tremonton, UT 84337-1605

Phone (435) 257-5404

**Vernal:** Uintah, Daggett and Duchesne Counties

80 North 500 West, Ste 2

Vernal, UT 84078-2028

Phone (435) 789-2100 ext. 20 or 23

### **USDA (Area 2)**

**Richfield:** Sevier, Wayne and Piute Counties

340 North 600 East

Richfield, UT 84701

Phone (435) 896-8250

**Cedar City:** In Utah - Iron, Beaver, Garfield, Washington, and Kane Counties;  
Arizona - Coconino and Mohave.

2390 West Highway 56, Ste 13

Cedar City, UT 84720-4133

Phone (435) 586-0649

**Manti:** Sanpete, Millard and Juab Counties

City Building

50 South Main St, Ste 6

Manti, UT 84642-1349

Phone (435) 835-4111

**USDA (Area 3)**

**Provo:** Utah, Salt Lake, Wasatch, Summit and Tooele Counties

BOR Building

302 East 1860 South

Provo, UT 84606-7317

Phone (801) 377-5580

**Monticello:** San Juan and Eastern Grand Counties

Young Building

32 South 100 East

PO Box 639

Monticello, UT 84535-0010

Phone (435) 587-2473

**OTHER RESOURCES**

Individual Development Accounts, or IDA's are special matched savings accounts designed to help families and individuals of modest means establish a pattern of regular savings and ultimately, purchase a "productive asset." A "productive asset" is something of value that is likely to return long-term benefits such as security, stability and business, or education (college and vocational).

For information call 1-877-787-0727 or E-mail: [info@uidan.org](mailto:info@uidan.org)

## THE FAIR HOUSING ACT

### **The Fair Housing Act prohibits discrimination against:**

- Race or color
- National origin
- Religion
- Sex
- Familial status
- Disability

### **In the sale and rental of housing to people with disabilities, people cannot:**

- Refuse to rent or sell housing
- Create special rules, deposits or rental charge because of a disability
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- Deny anyone access to, or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing

**If you have a disability, your landlord may not:**

- Refuse to let you make reasonable modifications to your dwelling or common use areas at your expense, if necessary for people with disabilities to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original conditions when you move).
- Refuse to make reasonable accommodations with rules, policies, practices or services if necessary for people with disabilities to use the housing.

**Questions a Landlord may not ask:**

- Do you have a disability?
- Tell me about your disability. How severe is it?
- May I have your permission to see your medical records?
- Do you have someone who can vouch for your safety?
- Why do you receive disability benefits?

**But the Landlord may ask you:**

- About your ability to pay rent
- If you will obey building rules
- For past references about your history as a tenant

**If your rights have been violated:**

Housing and Urban Development (HUD) is ready to help with any problem with housing discrimination. If you think your rights have been violated, you may write a letter or telephone the HUD office nearest you. You have one year after an alleged violation to file a complaint with HUD, but you should file the claim as soon as possible. Contact the office of Anti-Discrimination Labor Commission at 801-530-6800 or 1-800-530-5090.